

Planning Commission Staff Report –Public Hearing | October 27th, 2025

Application: Conditional Use Permit #C25-01 to allow for the proposed use of commercial radio broadcasting as a “Commercial Use, Other not classified” within the Downtown Mixed Use (DMU) Zoning District.

Applicant: Walker BanCo, LLC / Amy Stone, MN Christian Broadcasters

Agenda Item: 3.b

Background Information: The applicant is requesting a Conditional Use Permit for a proposed “Commercial Use, Other not classified” on the property located at 4284 Main St, Pequot Lakes, MN, PID 29151199. The subject property is zoned “Downtown Mixed Use”.

The subject property is located on the corner of Front & Main Streets and was formerly operating as a Wells Fargo commercial bank. The current property owners, Walker BanCo, LLC have cosigned the Conditional Use Permit application with MN Christian Broadcasters, the contract buyer for the property.

GIS Imagery 2022, Crow Wing County GIS:



Objective: To determine if a land use or development as defined by the Ordinance [Commercial Use, other not classified] would not be appropriate without restriction but may specifically be allowed with restrictions of conditions as determined by the Planning Commission by means of approval of a Conditional Use Permit for the proposed use within the Downtown Mixed Use zoning district.

To decide the issue with consideration to items outlined in the Conditional Use Permit procedure for the Planning Commission in section 17-11.6 subpart 3 A – B.

Applicable Regulations:

Section 17-3.2. DEFINITIONS

67. Commercial Use. The principle use of land or buildings for the sale, lease, rental, trade of products, goods or services.

73. Conditional Use. A land use or development as defined by the Ordinance that would not be appropriate without restriction, but may specifically be allowed without restrictions of conditions as determined by the Planning Commission and the Council upon a finding that (a) the use or development is an appropriate conditional land use in the land use zone, (b) the use or development, with conditions, conforms to the comprehensive land use plan, (c) the use, with conditions, is compatible with the existing neighborhood and (d) the use, with conditions, would not be injurious to the public health, safety, welfare, morals, order, comfort, convenience, appearance or prosperity of the City.

Section 17-5.12 DOWNTOWN MIXED USE (DMU)

1. Purpose and Intent: To provide a zoning classification for a mix of high-density residential and commercial uses. Development in this zone relies less on automobile traffic and more on walking, biking and other similar modes of transportation. Infrastructure must be in place to provide on-street parking and walkways as well as connection to municipal water and sanitary sewer utilities. Downtown Mixed-Use zones should be clustered to provide the maximum amount of interaction and accessibility between the different establishments.
2. Compatibility: The Downtown Mixed-Use zone is most compatible with and should be established next to the Urban Residential zone, but it also may be adjacent to the Transition Residential, Commercial and Light Industrial Zones.
3. Lot and Use Requirements (DMU).

Lot width– feet, minimum	25
Buildable lot area – square feet, minimum	2,250
Maximum Density (units per acre)	20
Setback, right of way, City road- feet, minimum	1
Setback, right of way, County or State road, feet, minimum	10
Setback, side yard – feet, minimum	0

Setback, rear – feet, minimum	10
Setback, sign – feet, minimum	1
Setback, parking from building or lot line – feet, minimum	0
Setback, wetland – feet, minimum	30
Impervious Coverage with storm sewer available	90%
Impervious Coverage without storm sewer available	50%
Building height – feet, maximum	25
Flag Pole height – feet, maximum	30
Building above highest groundwater level – feet, minimum	3

4. Performance Standards. The following performance standards apply to all development in this zone:

A. Parking. Commercial developments within the DMU District are exempt from the parking standards of Section 7.10. Residential development within the DMU District is not exempt. Developments shall minimize the appearance of parking areas.

(1) Location. Parking and vehicle drives shall be located away from building entrances and street corners, and not between a building entrance and the street. Surface parking shall be oriented behind or to the side of a building when possible.

(2) Landscape Buffering. Suitable trees and shrubs shall be planted between parking lots and all adjacent sidewalks and buildings.

(3) Maximum Parking Ratio. Surface parking shall not exceed 125% of the minimum parking requirement for the subject land use(s).

B. Pedestrian Amenities. Proposed developments shall provide for safe and comfortable sidewalks, paths, and resting areas for pedestrians. Sidewalks and paths shall connect the development to adjacent land uses and provide connections through the development to the public street right-of-way.

C. Lighting. All building entrances, pathways and other pedestrian areas shall be lit to two-foot candles with pedestrian-scale lighting including wall mounted, sidewalk lamps, bollards, or landscape up-lighting.

D. Fences. Fences not exceeding 48 inches may be constructed between the dwelling façade and the front property line. Dwelling façade shall not include decks, entry ways, porches, and other building projections from the principal face of the dwelling. Fences not exceeding 72 inches in height may be constructed from the dwelling façade to the side yard and to the rear yard of a property. Fencing shall only be constructed closer than 10 feet from the surface of a public road with the permission of the Planning Commission and in all cases not within the public right-of-way. Materials



shall consist of usual fencing materials with posts and fence of metal, wood, concrete, brick or smooth wire. Barbed or electrified wire is allowed only with the permission of the Planning Commission.

Section 17-11.6 CONDITIONAL USE PERMITS

1. Conditional Use Permits shall be issued to the property for structures or other specified uses after a public hearing and approval by the Planning Commission. All applications for a Conditional Use Permit shall be submitted to the Zoning Administrator 30 days ahead of the hearing date, accompanied by a certificate of survey (unless waived by the Zoning Administrator) showing the details of the proposal and an accurate legal description, along with the appropriate fee. The fee or contract owner of the property shall sign the application. The Zoning Administrator shall notify all property owners within a minimum of 350 feet by regular mail and shall advertise the hearing once in the legal section of the official newspaper at least 10 days ahead of the public hearing. The Zoning Administrator shall send the same notice 10 days in advance of this hearing to the DNR if the proposed is in shoreland. At the applicant's option, the applicant may request a sketch plan review with no action by the Planning Commission and omit by giving 14 days notice thereof to the Zoning Administrator, meeting time permitted.
2. Submissions for Conditional Use Permit. The applicant shall complete the Conditional Use Permit application approved by the City Council. The application shall contain submittal requirements, criteria for approval, procedure for consideration and City contact information. The City shall not accept applications where the applicant has past due fees or charges due to the City until the account is made current.
3. In permitting a new Conditional Use or alteration of an existing Conditional Use, the Planning Commission may impose, in addition to the standards and requirements expressly specified by this Ordinance, additional conditions that the Planning Commission considers necessary to protect the best interest of the surrounding area or the City as a whole. These conditions may include, but are not limited to the following:
 - A. Increasing the required lot size or yard dimension.
 - B. Limiting the height, size or location of buildings.
 - C. Controlling the location and number of vehicle access points.
 - D. Increasing the street width.
 - E. Increasing or decreasing the number of required off-street parking spaces.
 - F. Limiting the number, size, location or lighting of signs.
 - G. Requiring berming, fencing screening, landscaping or other facilities to protect adjacent or nearby property.

- H. Designating sites for open space.
 - I. Stormwater runoff management.
 - J. Reducing impervious surfaces.
 - K. Increasing setbacks.
 - L. Restoration of wetlands, vegetative buffers, sewage treatment and water supply capabilities, and other conservation-designed actions.
4. The Planning and Zoning Commission shall decide the issue with consideration to the following:
- A. The following must be met:
 - (1) The use or development is an appropriate conditional use in the land use zone.
 - (2) The use or development, with conditions, conforms to the comprehensive land use plan.
 - (3) The use with conditions is compatible with the existing neighborhood.
 - (4) The use with conditions would not be injurious to the public health, safety, welfare, decency, order, comfort, convenience, appearance or prosperity of the City.
 - (5) For Conventional Subdivisions, the property contains physical constraints which make it unable to be developed by the Conservation Subdivision method.
 - B. The following must be considered:
 - (1) The conditional use should not be injurious to the use and enjoyment of other property in the immediate vicinity for the purpose permitted on that property, nor substantially diminish or impair values in the immediate vicinity.
 - (2) The conditional use will not impede the normal and orderly development and improvement of surrounding vacant property for uses predominant in the area.
 - (3) The conditional requirements at public cost for public facilities and services and will not be detrimental to the economic welfare of the community.

- (4) The conditional use will have vehicular approaches to the property which are so designed as not to create traffic congestion or an indifference with traffic on surrounding public thoroughfares.
- (5) Adequate measures have been taken to provide sufficient off-street parking and loading space to serve the proposed use.
- (6) Adequate measures have been taken or will be taken to prevent or control offensive odor, fumes, dust, noise, and vibration, so none of these will constitute a nuisance and to control lights and signs in such a manner, that no disturbance to neighboring properties will result.
- (7) The conditional use will not result in the destruction, loss or damage of a natural, scenic or historical feature of major significance.
- (8) The conditional use will promote the prevention and control of pollution of the ground and surface waters including sedimentation and control of nutrients.
5. When costs to the City involved in processing and reviewing an application exceeds the original application fees, the applicant shall reimburse the City for any additional costs. Such expenses may include, but are not limited to, payroll, mailing costs, consultant fees and other professional services the City may need to retain in reviewing permits.
6. Conditional Use Permits may be transferable where requested by an applicant and approved by the Planning Commission.
7. Violations of the conditions of a Conditional Use Permit shall automatically suspend the permit. A review of the violation shall be conducted by the Planning Commission. The Planning Commission shall determine conditions for reinstating the permit or revocation, if applicable.
8. Failure by the owner to act on a Conditional Use Permit within 12 months, or failure to complete the work under a Conditional Use Permit within 2 years, unless extended by the Planning Commission, shall void the permit. A second extension shall require a new public hearing. This provision shall apply to any Conditional Use Permit outstanding at the time of the Ordinance adoption.
9. Appeals from the action of the City shall be filed with District Court within 30 days after City Council action.
10. The Conditional Use Permit shall be filed with the County Recorder within 45 days of approval.

Staff Findings: Staff provides the following findings of fact for consideration by the Board of Adjustment:

1. The applicant has submitted a conditional use permit application for a “commercial use (other, not classified)” on the subject property for the proposed use of radio broadcasting with main studio & office space for employees.
2. The subject property is located at 4284 Main St, Pequot Lakes, MN, PID 29151199.
3. The subject property is zoned “Downtown Mixed Use (DMU)”.
4. “Commercial Use (other, not classified)” is a Conditional Use within the DMU as depicted within the City of Pequot Lakes Land Use Matrix.
5. The subject property is approximately +/- 0.2 acres, or +/- 8,768 st ft.
6. The subject property has an existing commercial structure/building formerly operating as Wells Fargo Bank.
7. The application requirement for a Certificate of Survey was waived by the Zoning Administrator for this application.
8. Approximate impervious surface calculation for the property is +/- 100%. The proposed use would not increase the existing impervious surface for the subject property.
9. The structure is serviced by municipal utilities.
10. The applicant has noted that “nothing more than existing is required” regarding the current restroom/wastewater facilities.
11. No formal stormwater management plans or documentation have been provided within this application.
12. No formal construction plans or interior reconfiguration details have been provided within this application.
13. Notice of this application was distributed to property owners within a 350’ radius to the subject property. As of the drafting of this report, no formal comments have been received related to this proposal.
14. A variance application, V25-05, has been submitted concurrently with this application for a proposed satellite dish addition to the existing rooftop of the structure that exceeds the 25 ft height maximum within the DMU.
15. The Comprehensive Plan for the City of Pequot Lakes provides relevant guidance and policy for the subject property. Specific sections include but are not limited to: Community Character & Economic Development.
16. As described in the City Code Section 17-11.6 subpart 4(b) the following must be considered by the Planning Commission:
 - a. *The conditional use should not be injurious to the use and enjoyment of other property in the immediate vicinity for the purpose permitted on that property, nor substantially diminish or impair values in the immediate vicinity.*
 - b. *The conditional use will not impede the normal and orderly development and improvement of surrounding vacant property for uses predominant in the area.*
 - c. *The conditional requirements at public cost for public facilities and services will not be detrimental to the economic welfare of the community.*
 - d. *The conditional use will have vehicular approaches to the property which*

are so designed as not to create traffic congestion or an indifference with traffic on surrounding public thoroughfares.

- e. Adequate measures have been taken to provide suffice*
- f. Adequate measures have been taken to provide sufficient off-street parking and loading space to serve the proposed use.*
- g. Adequate measures have been taken or will be taken to prevent or control offensive odor, fumes, dust, noise, and vibration, so none of these will constitute a nuisance and to control lights and signs in such a manner, that no disturbance to neighboring properties will result.*
- h. The conditional use will not result in the destruction, loss or damage of a natural, scenic or historical feature of major significance.*
- i. The conditional use will promote the prevention and control of pollution of the ground and surface waters including sedimentation and control of nutrients.*

Proposed Findings for Approval:

- 1. The use or development is an appropriate conditional use in the DMU zoning district.
- 2. The use or development, with conditions, conforms to the comprehensive land use plan.
- 3. The use, with conditions, is compatible with the existing neighborhood.
- 4. The use, with conditions, would not be injurious to the public health, safety, welfare, decency, order, comfort, convenience, appearance or prosperity of the City.

Proposed Findings for Denial:

- 1. The use or development is not an appropriate conditional use in the DMU zoning district.
- 2. The use or development, with conditions, does not conform to the comprehensive land use plan.
- 3. The use, with conditions, is not compatible with the existing neighborhood.
- 4. The use, with conditions, would be injurious to the public health, safety, welfare, decency, order, comfort, convenience, appearance or prosperity of the City.

Planning Commission Direction: The Planning Commission can approve, deny, or table this Conditional Use Permit request. Findings of fact should be cited if the decision is for approval or denial.

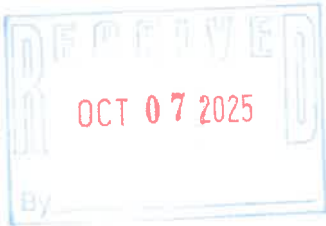
Staff Recommendation: Staff recommends that the Planning Commission review the background information, applicable regulations, findings of fact, and considerations for



review of Conditional Use Permit applications provided within this report while considering this request.

Staff offers the following recommended conditions of approval for consideration by the Planning Commission:

1. Approval of this Conditional Use does not represent approval of the proposed radio satellite dish as found in Variance Application V25-05, submitted concurrently with this application. Any conditions of approval placed upon the variance proposal shall be independent of the conditions outlined in the approval of this Conditional Use Permit.
2. Adequate vehicular and pedestrian access, as well as provisions for off-street employee parking shall be maintained per the standards of Section 17-5.12 of the City Code.
3. Any additional structural development not exempted from land use permit requirements, including but not limited to expansion of the existing building, may require resubmission of a Conditional Use Permit application, or amendment to an existing, approved Conditional Use Permit for proposed expansion of use.
4. Any proposed signage on the property for the use shall meet requirements as outlined in Section 17-7.1 of the City Code.
5. No activity shall emit dangerous radioactivity at any point or any electrical disturbance adversely affecting the operation of any equipment at any point other than that of the creator of such disturbance. Adverse effects shall be measured by FCC standards.
6. Exterior Maintenance standards as outlined in Section 17-7.4 shall be maintained on the property.
7. Applicant must obtain any required permits for the proposed use that are regulated by outside agencies including but not limited to any applicable regulations or licensures of the FCC and/or other relevant agencies. Said permits shall be submitted to the City upon request when available or required by regulatory authorities within the jurisdictional bounds of the City of Pequot Lakes.
8. The approval of this Conditional Use does not take precedence over nor invalidate any regulatory authority considerations relevant to radio broadcasting that exist, known or unknown, including in cases of oversight or insufficient regulatory language present in the City Code.



CITY OF PEQUOT LAKES
CONDITIONAL USE APPLICATION

APP # C25-01
SF # _____
Date _____
(for office use only)

Goes to
PC
10/21/25
for review

Name of Applicant Amy Stone Phone 218-568-4422

Mailing Address PO Box 409 Email amy@thaword.mn

City, State, Zip Pequot Lakes, MN 56472

*kunning
w/ variance
at same
time

Applicant is:
Legal Owner
Contract Buyer
Option Holder
Agent
Other _____

Title Holder of Property:
Walker BanCo
(Name)
600 Minnesota Ave W.
(Address)
Walker, MN 56484
(City, State, Zip)

Signature of Owner, authorizing application (required): [Signature] - SRP/Cashier April Tappe
(By signing the owner is certifying that they have read and understood the instructions accompanying this application.)

Signature of Applicant (if different than owner): Amy Stone
(By signing the applicant is certifying that they have read and understood the instructions accompanying this application.)

Location of property involved in this request: 4282 Main St.

Parcel ID No. 29151199 Zoning District DMU

Legal Description (if metes and bounds, attach sheet): _____

State nature of request in detail: (What are you proposing for the property?)
To broadcast ^{out of} and main office use for 3 signals. Would include Main Studios, and offices for employees

What changes (if any) are you proposing to make to this site?
Building: Signs on the building where Wells Fargo signs were removed, add a satellite dish to roof.
Landscaping: there is no grass
Parking/Signs: Restripe parking lot, fill cracks, replace Wells Fargo sign with a station sign

Pursuant to the Pequot Lakes City Ordinance, Section 170.050, the applicant should be prepared at the public hearing to discuss the following issues by explaining how the proposed Conditional Use will cause no significant adverse effects.

- (1) Describe the impact on the use and enjoyment of other property in the immediate vicinity. If there is no impact, explain why.

I+ shouldn't affect it, I would say we have about
5-10 visitors a day at the most, but the building would
be taken care of and look nice on the corner

- (2) Describe character of the area and the existing patterns and uses of development in the area. How is this proposal consistent with those patterns and uses?

It was a bank where people did transactions not retail
it won't change much - our visitors do interviews and
leave.

- (3) Describe the impact on the capacity of existing or planned community facilities (sewer, drainage, other). Describe if additional facilities will be required.

Nothing more than existing is required

- (4) Describe the impact on the character of the neighborhood in which the property is located.

From the outside it will look mostly the same as
the bank did just with different signs

- (5) Describe the impact to traffic on roads and highways in the vicinity, and expected traffic generated by this application. Is there adequate parking available to accommodate the proposal?

less traffic than the bank @ most times, lots of
parking in the lots + street around it

- (6) Discuss any environmental limitations of the site or area.

none

_____ Approximate location of existing and proposed water courses, wooded areas, and other significant physical features

_____ Approximate location of any proposed signs

The following takes place once the application has been determined complete:

_____ City publishes Public Hearing Notice in newspaper

_____ City mails Public Hearing Notices to neighboring parcel owners within 350 feet of subject property.

_____ One week prior to Planning Commission meeting, Staff Report will be available at City Hall or on the website.

_____ Planning Commission meeting: Planning Commission holds a public hearing and makes decision on CUP within the required timeframe.

**** When costs associated with processing or reviewing an application exceed the original application fees, the applicant shall reimburse the City for any additional costs.**

CITY OF PEQUOT LAKES CONTACT INFORMATION

City of Pequot Lakes

Traci Pederson, Zoning Administrator
4638 Main Street
Pequot Lakes, MN 56472
Phone: 218-568-2354
Fax: 218-568-5860
Email: tpederson@pequotlakes-mn.gov

City Planner:

Thomas Roloff
Sourcewell
Email: thomas.roloff@sourcewell-mn.gov

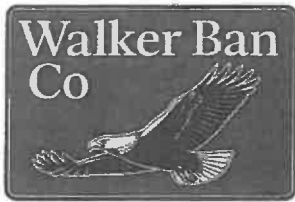
THAT PART OF THE SE1/4 SE1/4, SECTION 10, AND OF THE NE1/4 NE1/4, SECTION 15, DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE NORTH LINE OF MAIN STREET IN THE FIRST ADDITION TO COLE'S PLAT OF PEQUOT, 8.8 FEET EASTERLY FROM THE POINT WHERE THE EXTENSION NORTHERLY OF THE EAST LINE OF SECOND AVENUE AS LAID OUT THEREIN, INTERSECTS; THENCE WESTERLY ALONG THE SAID NORTH LINE OF MAIN STREET 73.6 FEET TO THE EAST LINE OF FRONT STREET AS LAID OUT IN THE SECOND ADDITION TO COLE'S PLAT OF PEQUOT; THENCE NORTHERLY TURNING 98 DEGREES 43 MINUTES TO THE RIGHT RUNNING ALONG THE EAST LINE OF SAID FRONT STREET 143.6 FEET TO THE SOUTH LINE OF A 16 FOOT WIDE ALLEY (NOW VACATED) AS ESTABLISHED IN SAID PLAT OF THE SECOND ADDITION TO COLE'S PLAT OF PEQUOT; THENCE EASTERLY ALONG THE SOUTH LINE OF SAID ALLEY TO ITS INTERSECTION WITH A LINE DRAWN NORTHERLY FROM THE POINT OF BEGINNING RUNNING PARALLEL WITH THE EXTENSION NORTHERLY OF THE EASTERLY LINE OF SAID SECOND AVENUE; THENCE SOUTHERLY ALONG SAID PARALLEL LINE TO THE POINT OF BEGINNING.

2ND ADDN TO COLES PLAT OF PEQUOT (THE) THE 16 FOOT WIDE VACATED ALLEY, THE SAME AS IS DELINEATED ON THE PLATE OF THE SECOND ADDITION TO COLE'S PLAT OF PEQUOT LYING BETWEEN FRONT STREET AND THE EXTENSION NORTH OF THE EAST LINE OF LOT 14 BLOCK 2 SAID PLAT

2ND ADDN TO COLES PLAT OF PEQUOT (THE) LOT 12 BLOCK 2

2ND ADDN TO COLES PLAT OF PEQUOT (THE) W 70 FT OF LOTS 8, 9, 10 AND 11 BLOCK 2 INCLUSIVE

2ND ADDN TO COLES PLAT OF PEQUOT (THE) LOT 14 BLOCK 2 & ALSO TRACT OF LAND BEGINNING AT A POINT ON THE NORTH LINE OF MAIN STREET 86.8 FEET EAST OF THE POINT WHERE THE EAST LINE OF SECOND AVENUE INTERSECTS THE NORTH LINE OF MAIN STREET, THENCE EAST ON THE NORTH LINE OF MAIN STREET 25 FEET, THENCE NORTHERLY AT RIGHT ANGLES 142 FEET, THENCE WESTERLY AT RIGHT ANGLES 25 FEET, THENCE SOUTHERLY AT RIGHT ANGLES 142 FEET TO THE POINT OF BEGINNING, KNOWN AS TRACT C OF SE1/4 SE1/4 SEC 10 & NE1/4 OF NE1/4 , SEC 15.



600 Minnesota Ave
P.O. Box 520
Walker, MN 56484
(218) 547-1160

October 3, 2025

To City of Pequot Lakes,

This letter serves as formal notification that the following individuals are authorized to sign documents and conduct transactions on behalf of Walker Ban Co, owners of property located at 4284 Main St, Pequot Lakes (fka Wells Fargo).

Authorized Signers are as follows:

Michael Elsenpeter – Chairman – 218-675-3401
JP Elsenpeter – CEO/President – 218-961-0340
David Elsenpeter – CFO - 218-822-4488
April Tappe – Senior Vice President/Cashier – 218-568-7536

These individuals are authorized to sign contracts, and other official documents related to the sale of property located at 4284 Main St, Pequot Lakes (fka Wells Fargo).

If you have any questions or require additional verification, please do not hesitate to contact one of us.

Sincerely,

A handwritten signature in black ink, appearing to read "ME", written over a horizontal line.

Michael Elsenpeter
Chairman

ME/at